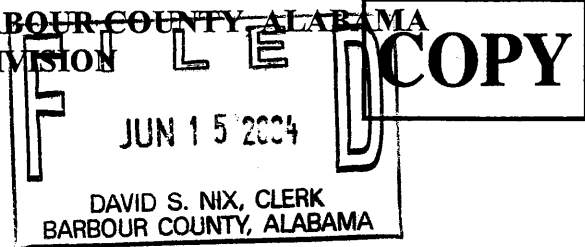


IN THE CIRCUIT COURT OF BARBOUR COUNTY, ALABAMA
CLAYTON DIVISION



GARY WILLIS and
GINA WILLIS,

Plaintiffs,

vs.

FREEDOM MORTGAGE CORP. INC.,
et al.,

Defendants.

CIVIL ACTION NO.: CV-04-035

ANSWER TO PLAINTIFFS' FIRST AMENDED COMPLAINT

COMES NOW the Defendant, Freedom Mortgage Corporation, Inc. (hereinafter "Defendant"), by and through its counsel of record and for Answer to Plaintiffs' First Amended Complaint sets forth and says as follows:

3. Admitted.

Respectfully Submitted,

CLIFTON E. SLATEN (ALA. CODE SLA013)
Attorney for Defendant, Freedom Mortgage
Corporation, Inc.

OF COUNSEL:
SLATEN & O'CONNOR, P.C.
105 Tallapoosa Street, Suite 101
Montgomery, Alabama 36104
(334) 396-8882 - PHONE
(334) 396-8880 - FAX

**Attachment
D**

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the foregoing **Answer**, by placing a copy of the same in the United States Mail, postage prepaid, and via hand delivery to the following on this the 14th day of June, 2004:

Ronald G. Davenport, Esquire
Amy V. Bowman, Esquire
RUSHTON, STAKELY, JOHNSTON & GARRETT, P.A.
184 Commerce Street
P.O. Box 270
Montgomery, Alabama 36101-0270
Attorneys for Plaintiffs


OF COUNSEL